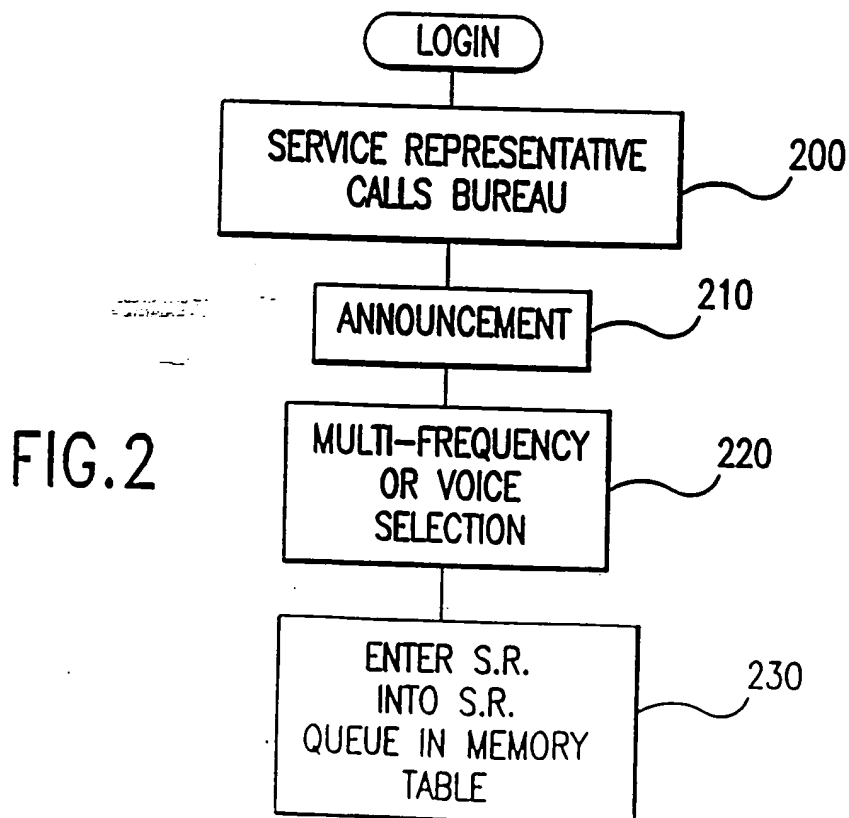


FIG. 1



PLURAL SERVE REP CALL

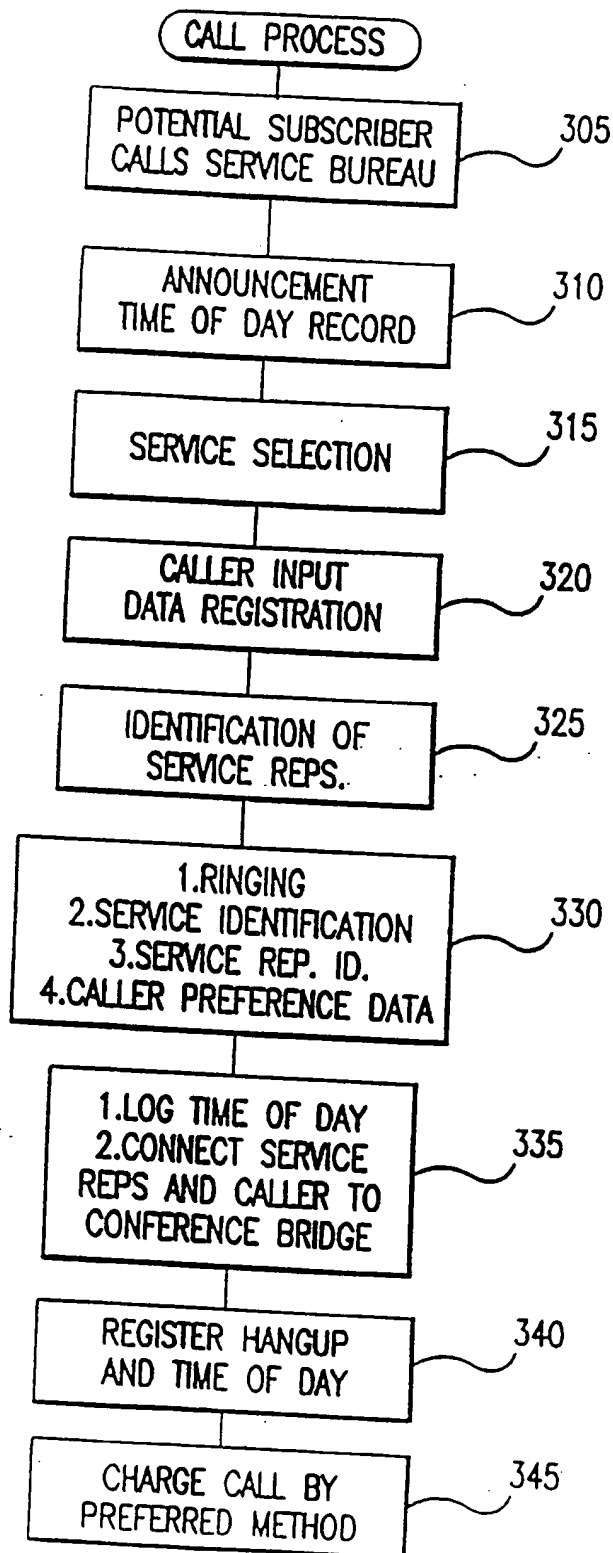


FIG.3

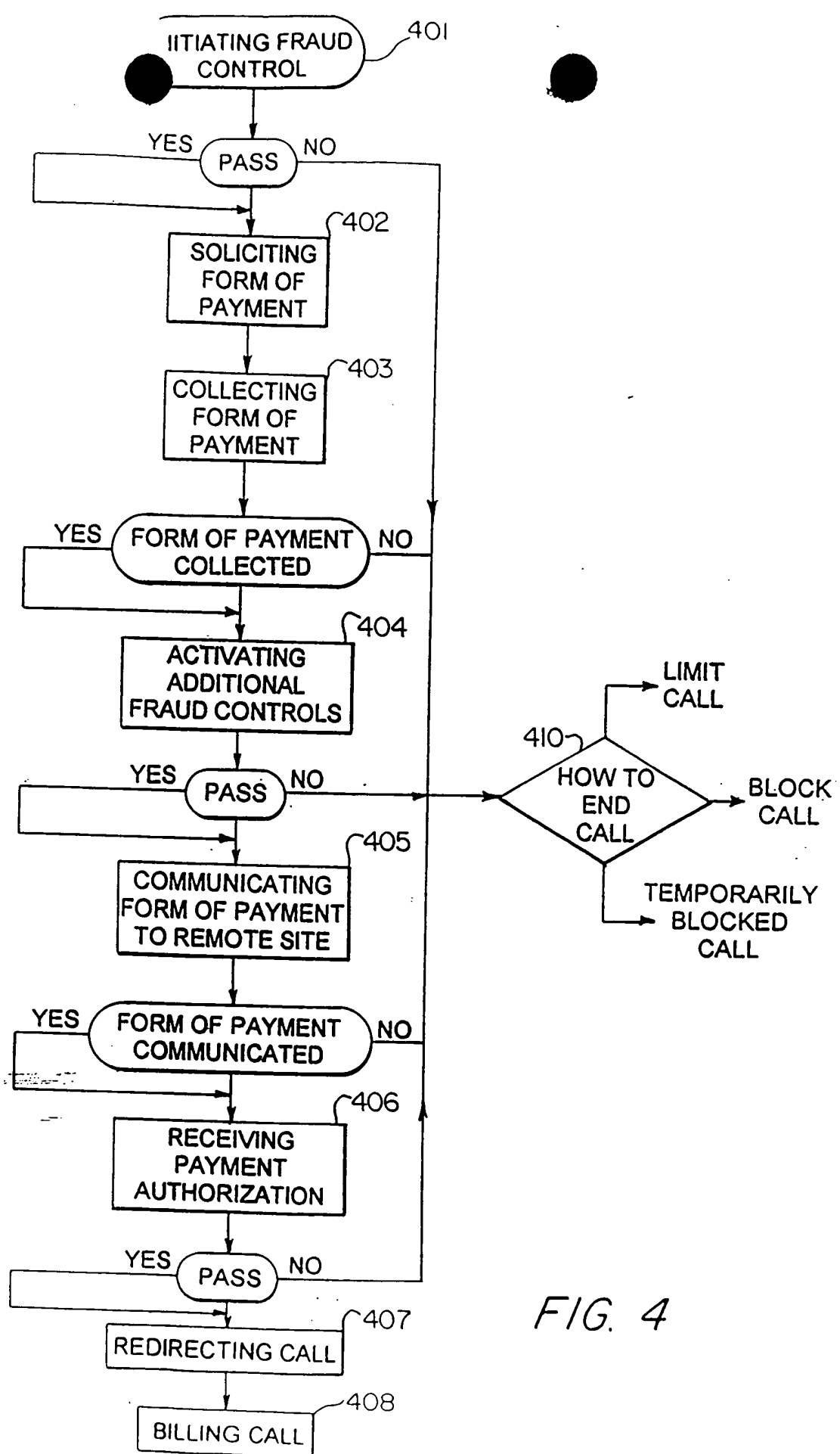


FIG. 4

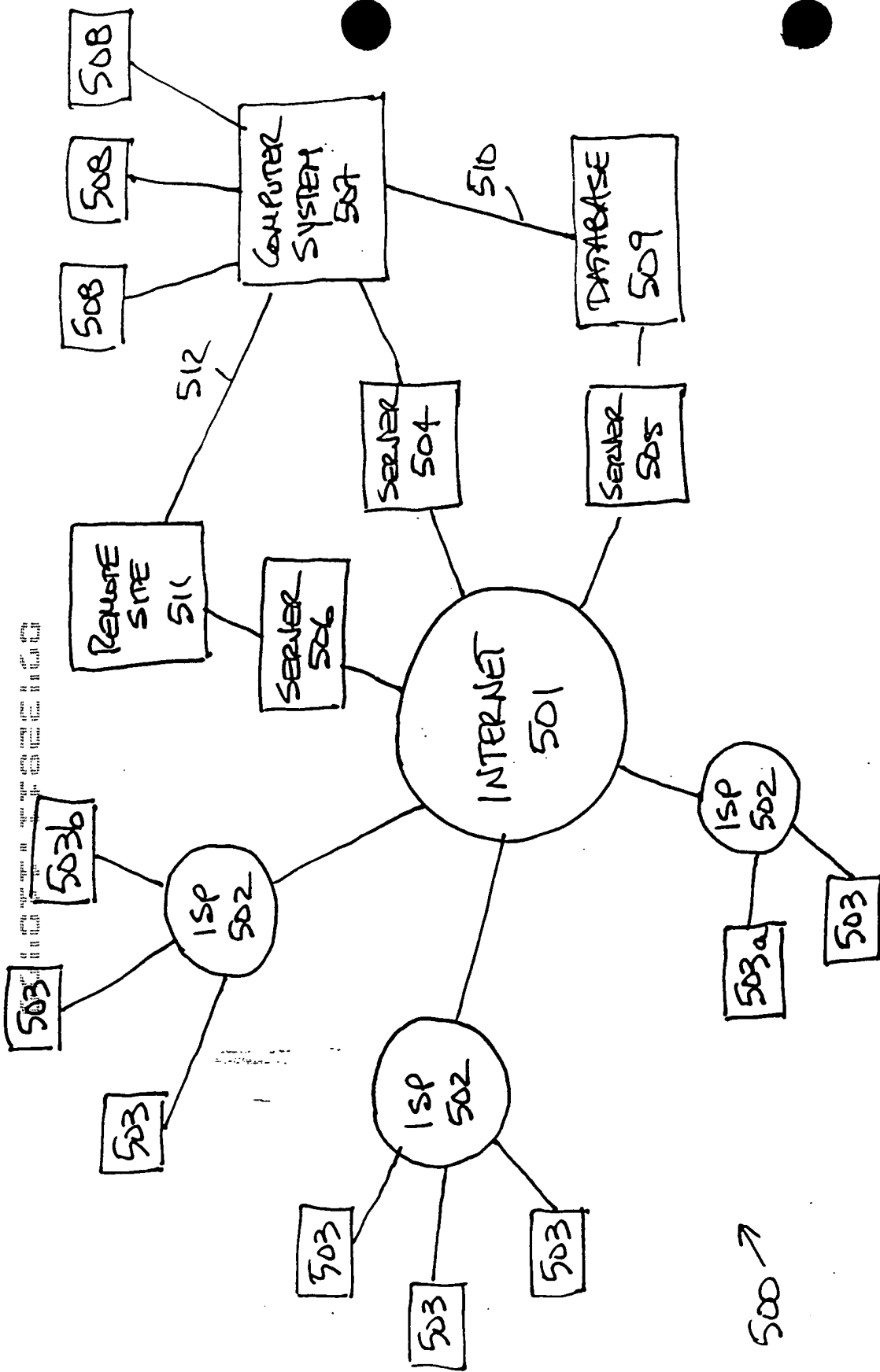
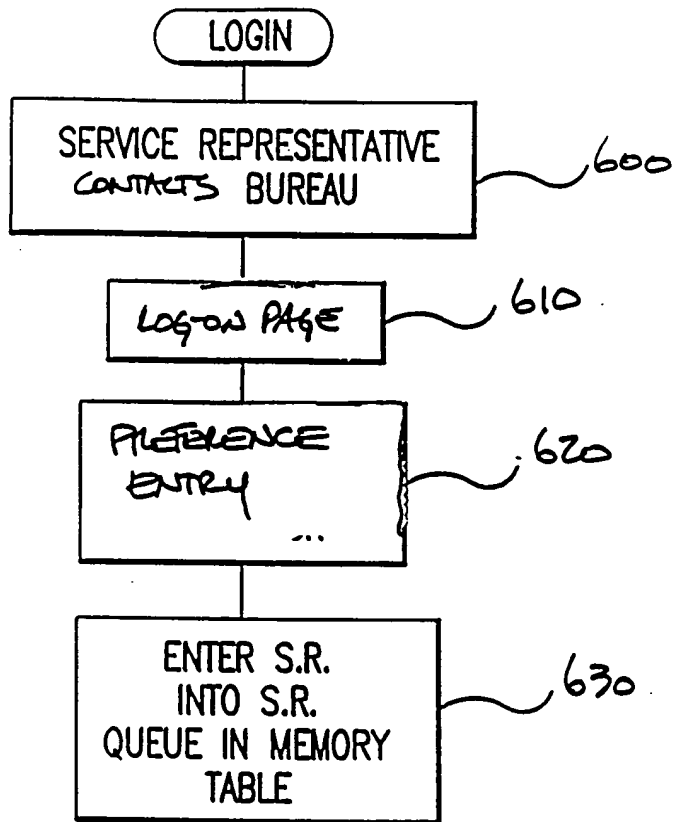


Fig. 5

FIG. 6



PLURAL SERVE REP SESSION

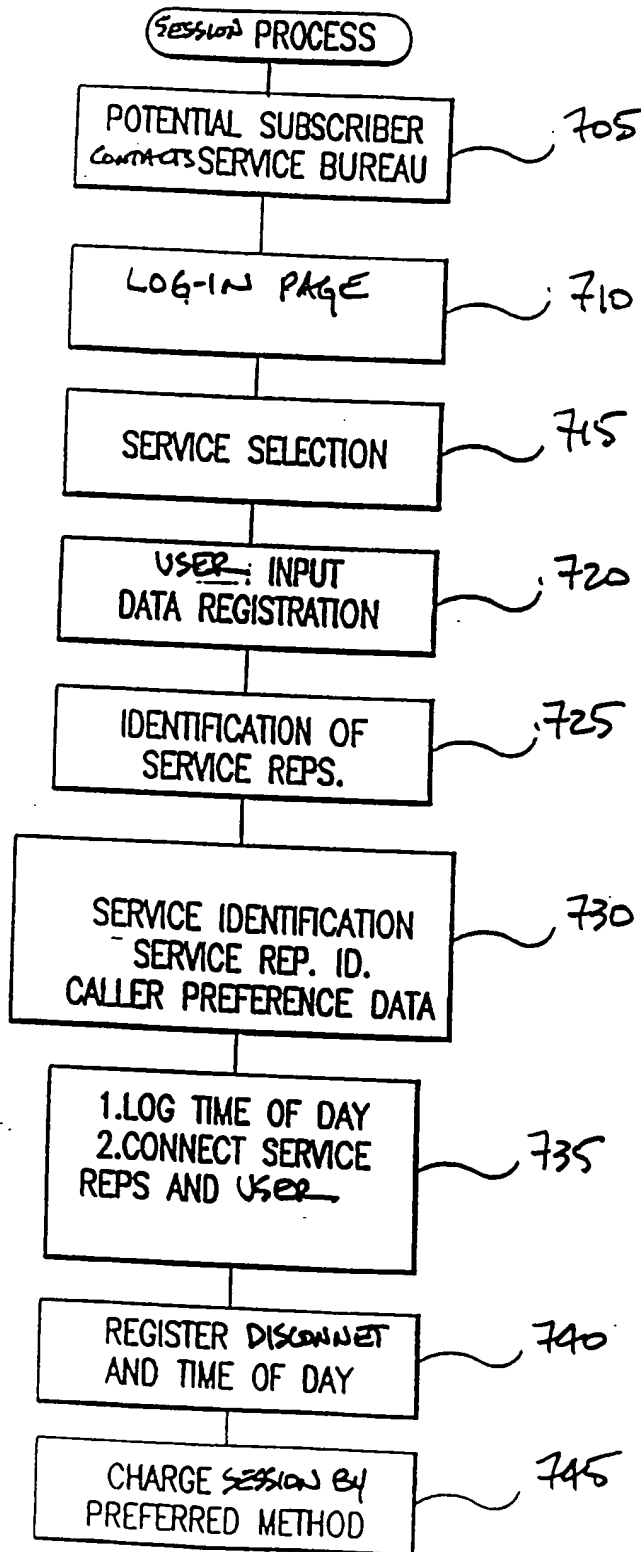


Fig. 7

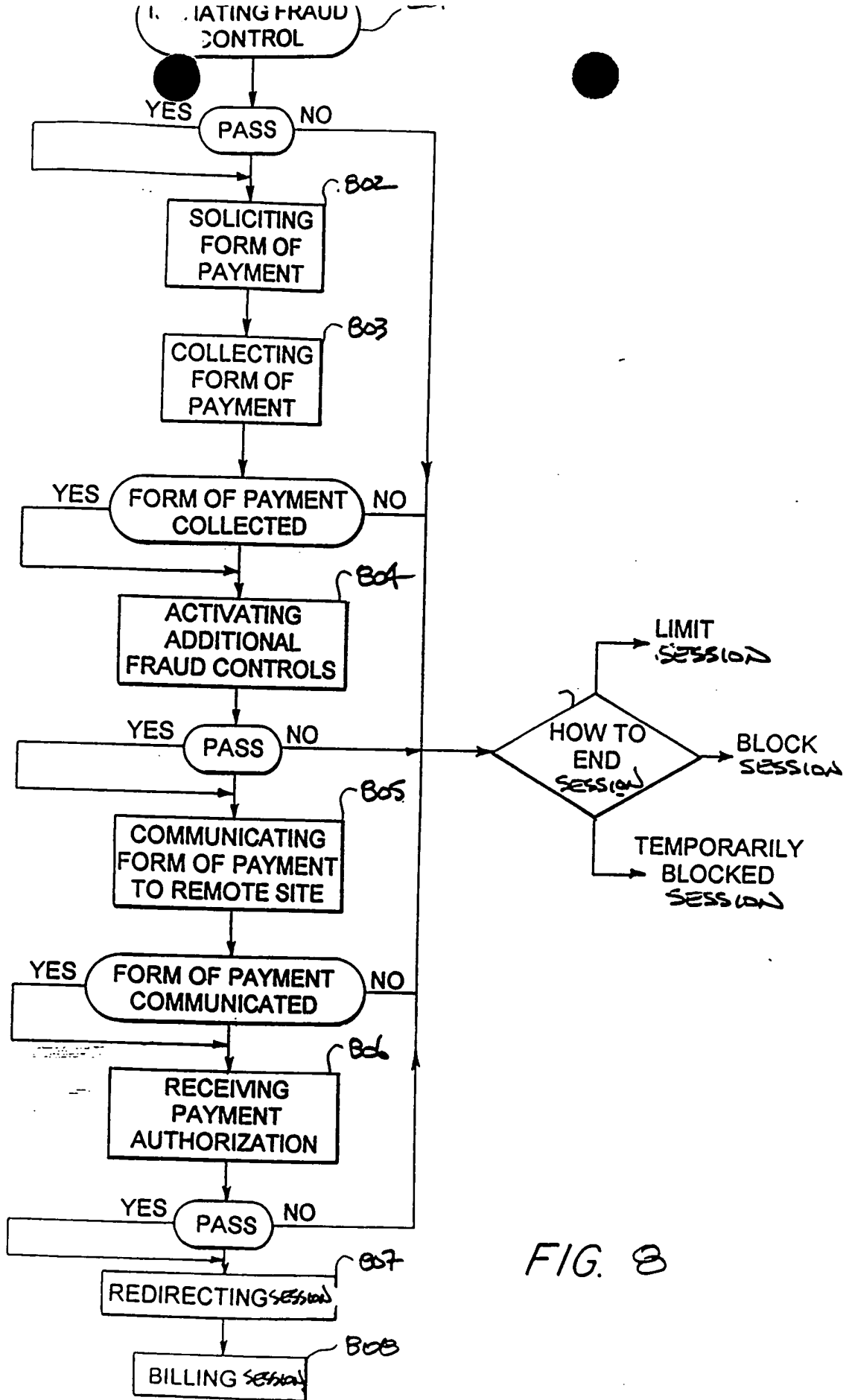


FIG. 8

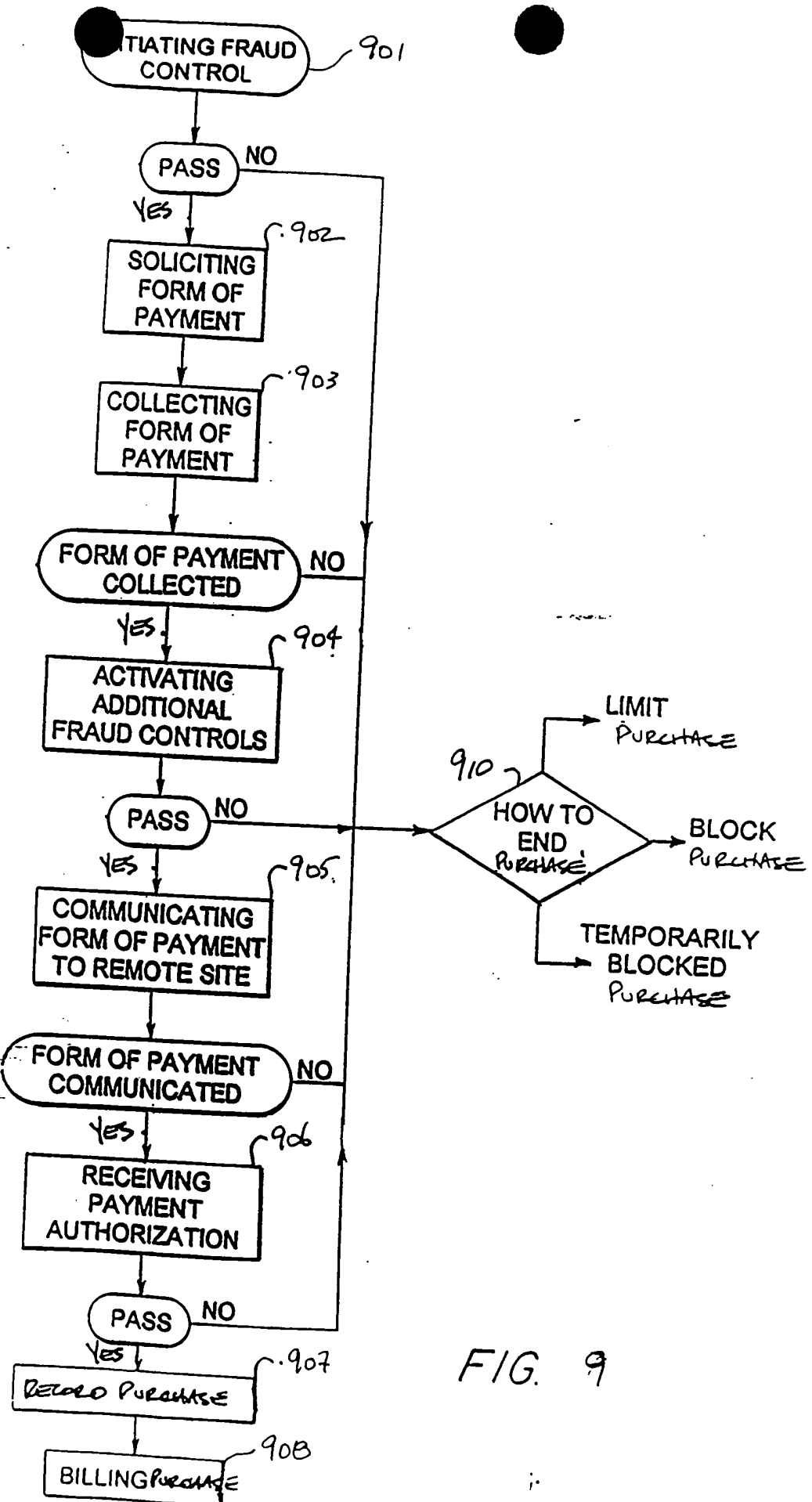


FIG. 9

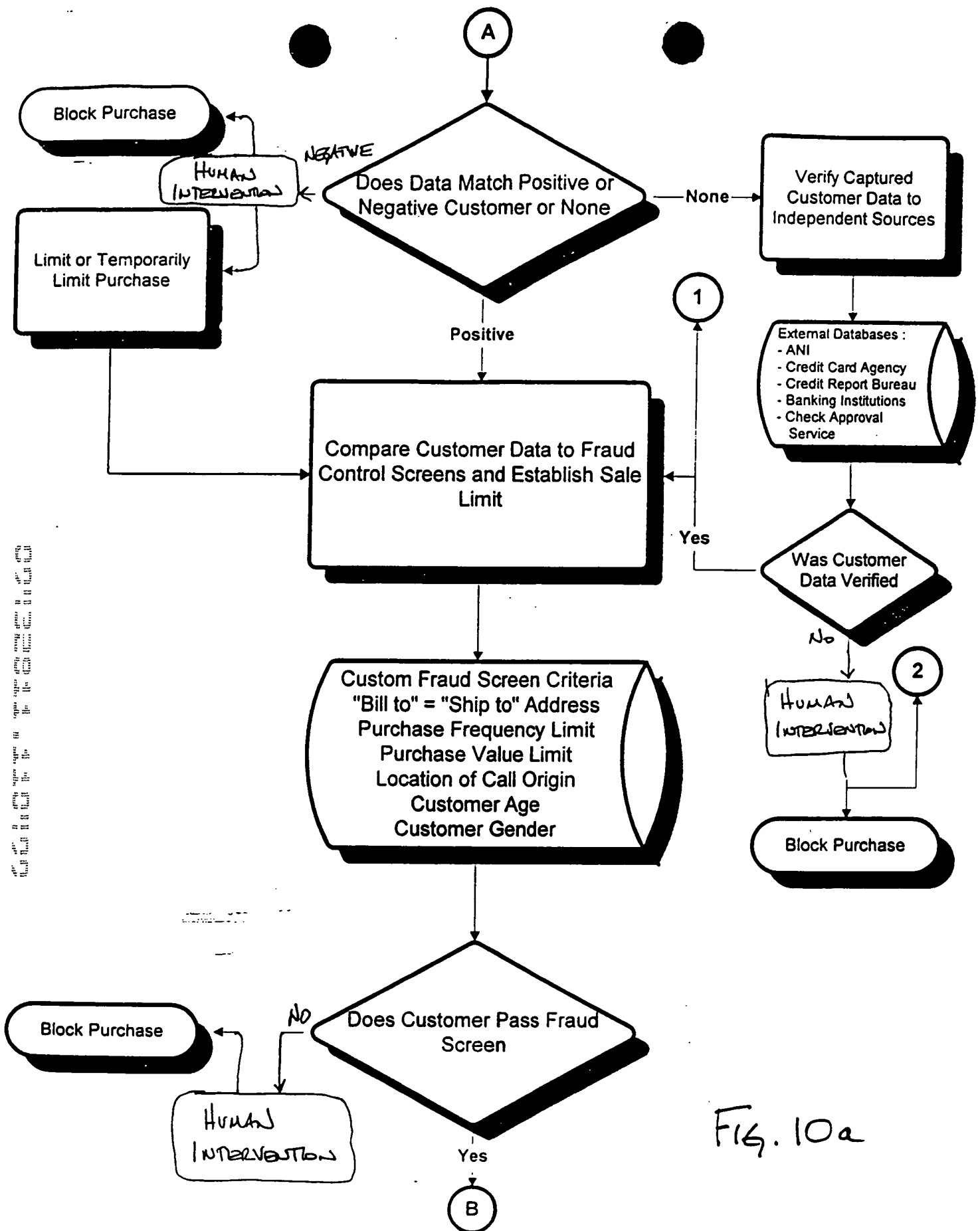
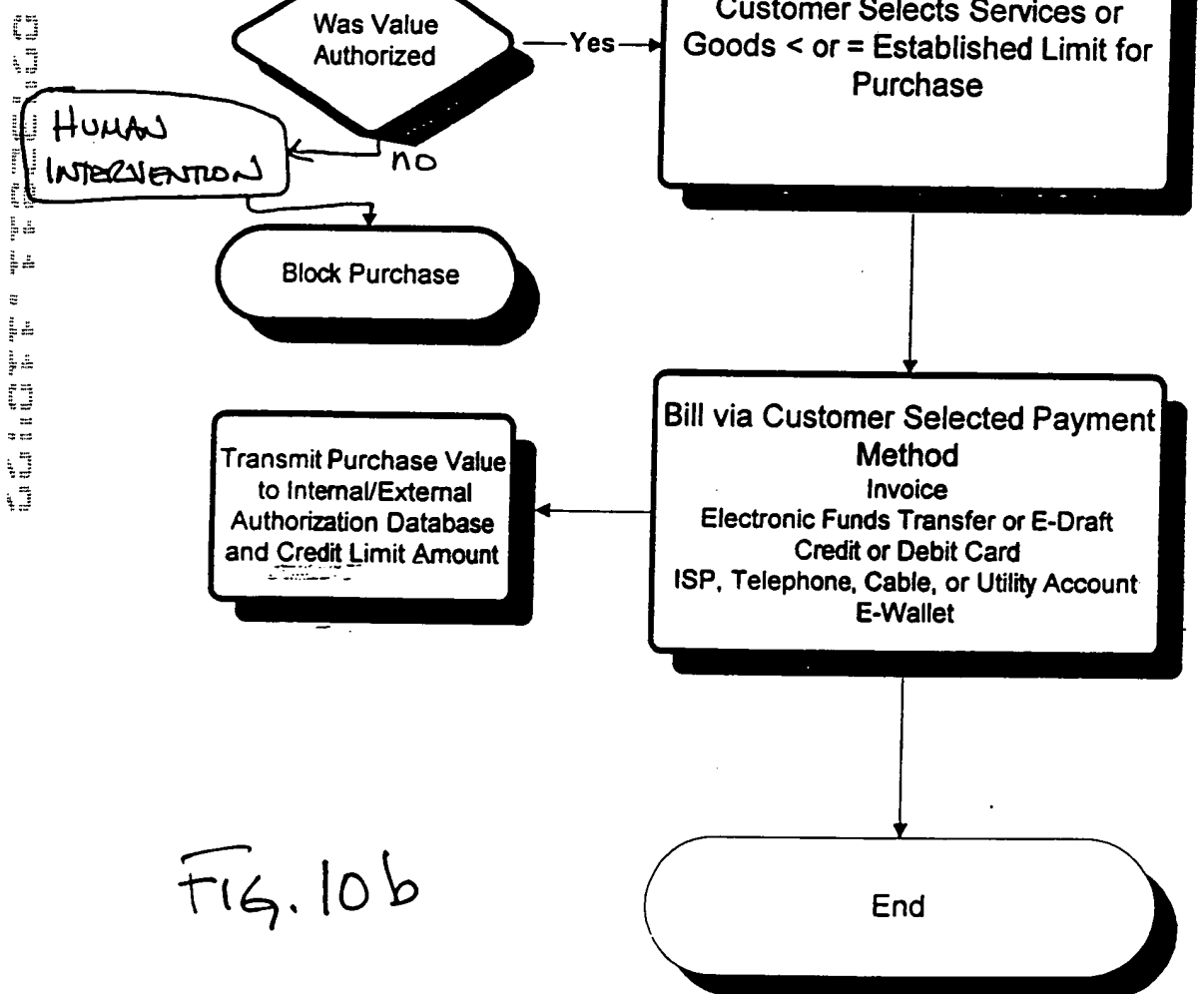


FIG. 10a



Telephone, E-Commerce or Internet
Telephony Customer Calls or
Connects to Merchant

Request Customer Input or Speak
Personal Information and Method of
Payment

Actively & Passively
Capture Data via
Touchtone, Electronic
Form or Voice

Customer Data May Include:

- Phone Number
- Address
- DL Number
- SSN
- Mother's Maiden Name
- PIN, Password or Digital Certificate
- Credit Card, Debit Card or Banking Information
- Voiceprint, Fingerprint or Portait Image
- Computer Network Address

Compare Captured Customer Data
to Customer Database Information

External
Shared
Database
Negative
Customers

External
Shared
Database
Positive
Customers

Internal
Database
Negative
Customers

Internal
Database
Positive
Customers

Record Verified
Customer Data

Record Verified
Customer Data

2

A

1

Fig. 10c